

COPY

PATENT  
Docket No. 250/271

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I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date indicated below with sufficient postage as First Class Mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date of Deposit: October 29, 2003

Signature of Person Certifying: 

Printed Name: Steve Elliott

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Henry Schellhorn

Serial No.: 09/614,427

Filed: July 12, 2000

For: VARIANCE REDUCTION  
TECHNIQUE FOR LARGE SCALE RISK  
MANAGEMENT

Group Art Unit: 3624

Examiner:  
Narayanswamy Subramanian

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with 37 CFR §§ 1.97 and 1.98, the items identified in this Information Disclosure Statement ("IDS") are brought to the attention of the Office. The items are listed on the attached form PTO/SB/08b. Copies of the items listed are enclosed herewith.

The items identified in this IDS may or may not be "material" pursuant to 37 CFR § 1.56. The submission thereof by Applicants is not to be construed as an admission that any such patent, publication or other information referred to therein is material or considered to be material (37 CFR § 1.97(h)), or even qualifies as "prior art" under 35 USC § 102 with respect to this invention unless specifically designated by Applicants as such.

INFORMATION DISCLOSURE STATEMENT FILING PROVISION:

☐ This IDS is believed to be timely in that it is being submitted under 37 CFR § 1.97(b), that is (1) within three months of the filing date of the application, which is not a continued prosecution application filed under § 1.53(d) or (2) within three months of entry of the national stage as set forth in 37 CFR § 1.491; or (3) before the mailing of a first Office action on the merits; or (4) before the mailing of a first Office action after filing a request for continued examination under § 1.114. Thus, no fee is required.

☐ However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and charge the fee due under 37 CFR § 1.17(p) to the deposit account referenced below.

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☒ This IDS is being submitted under 37 CFR § 1.97(c), that is after mailing of a first Office Action on the merits, but before a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 37 CFR § 1.311.

☒ The fee due under 37 CFR § 1.17(p) is submitted herewith.

☐ A statement under 37 CFR § 1.97(e) is included below, thus no fee is required. In the event that this IDS is not received before a Final Action or a Notice of Allowance, then Applicant respectfully requests that the Office consider the filing of these papers to be submitted under 37 CFR § 1.97(d) and charge the fee due under 37 CFR § 1.17(p) to the deposit account below.

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☐ This IDS is being submitted under 37 CFR § 1.97(i), that is after a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 37 CFR § 1.311, but before payment of the issue fee.

STATEMENT UNDER 37 CFR § 1.97(e):

- ☐ Each item contained in this IDS was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this IDS.
- ☐ No item contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing this statement after making reasonable inquiry, no item of information contained in this IDS was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this IDS.


PAYMENT AND/OR AUTHORIZATION TO CHARGE FEES:

- ☐ A check in the amount of \_\_\_\_\_ is enclosed for the above fee(s).
- ☒ The Commissioner is authorized to charge the fee due under 37 CFR § 1.17(p) to the Bingham McCutchen's Deposit Account No. 50-2518, referencing billing 7011232001. The Commissioner is further authorized to credit any overpayment or to charge any underpayment to Bingham McCutchen's Deposit Account No. 50-2518, referencing billing 7011232001.

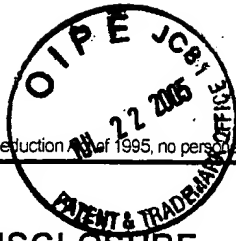
Respectfully submitted,

Dated: October 28, 2003

By: \_\_\_\_\_

  
Erin C. Ming  
Reg. No. 47,797

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PTO/SB/08b(08-03)

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

**Complete if Known**

Application Number	09/614,427
Filing Date	July 12, 2000
First Named Inventor	Henry Schellhorn
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Attorney Docket Number	250/271

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	1	DUFFIE, DARRELL, "Dynamic Asset Pricing Theory", 1996, 2 <sup>nd</sup> Ed., Princeton University Press, Princeton, NJ	
	2	FABOZZI, FRANK J. et al., "Mortgage and Mortgage-Backed Securities Markets", 1992, Harvard Business School Press, Boston, MA.	
	3	GLASSERMAN, PAUL J. et al., "Asymptotically Optimal Importance Sampling and Stratification for Pricing Path-Dependent Options", April 1999, pp. 117-152, Mathematical Finance, Vol. 9, No. 2.	
	4	HULL, JOHN C., "Options, Futures & Other Derivatives", 2000, 4 <sup>th</sup> Ed., Prentice Hall, Upper Saddle River, NJ	
	5	JAMSHIDIAN, R., "Bond and Option Evaluation in the Gaussian Interest Rate Model", 1989, Financial Strategies Group, Merrill Lynch Capital Markets, New York.	
	6	LORD, GRAHAM et al., "Using Low-Discrepancy Points to Value Complex Financial Instruments", Contingencies, September/October, 1996, pp. 52-56	
	7	NIEDERREITER, HARALD, "Random Number Generation and Quasi-Monte Carlo Methods", Regional Conference Series in Applied Mathematics, 1992, Society for Industrial and Applied Mathematics, Philadelphia, PA	
	8	PRESS, WILLIAM H. et al., "Numerical Recipes in C: The Art of Scientific Computing", 1992, 2 <sup>nd</sup> Ed., Cambridge University Press, Cambridge, UK	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



250/271

**Examiner:** N. Subramanian

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## PAYMENT AND/OR AUTHORIZATION TO CHARGE FEES:

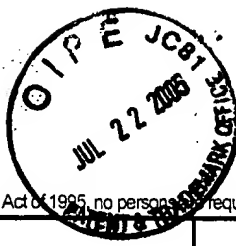
- ☐ A check in the amount of \_\_\_\_\_ is enclosed for the above fee(s).
- ☒ The Commissioner is authorized to credit any overpayment and to charge any underpayment to Bingham McCutchen's Deposit Account No. 50-2518, Billing Ref. 7011232001, for any fees required by the filing of these papers.

Respectfully submitted,

Dated: April 9, 2004

By: Janet D. Chance  
Janet D. Chance  
Reg. No. 55,048

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Sheet 1 of 1

**Complete if Known**

Application Number	09/614,427
Filing Date	July 12, 2000
First Named Inventor	Henry Schellhorn
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Attorney Docket Number	250/271

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	1.	DUFFIE, Darrell, "Dynamic Asset Pricing Theory" <i>Princeton University Press</i> (1996) 2 <sup>nd</sup> Ed., p. 146-149.	
	2.	HULL, John, "Options, Futures, and Other Derivatives," <i>Prentice-Hall</i> (1997) 4 <sup>th</sup> Ed., Chapter 21.12, p. 580-591.	
	3.	SHELLHORN, H. et al., "Variance Reduction Techniques for Large Scale Risk Management," <i>Monte Carlo and Quasi Monte-Carlo Methods</i> (1998), Springer 2000, p. 419-435.	
	4.	Oracle® Risk Manager Reference Guide, Release 4.0, Part No. A68684-01 (1999)	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Date Mailed: April 9, 2004

Serial No.: 09/614,427

Applicant(s): Henry SCHELLHORN

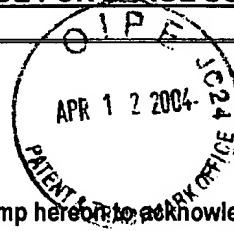
Title: VARIANCE REDUCTION TECHNIQUE FOR LARGE SCALE  
RISK MANAGEMENT

Atty. Docket No.: 250/271

Date Due: April 16, 2004

Filing Date: July 12, 2000

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450



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5. Petition for Extension of Time/2 mos  
(1 pg) (in duplicate)
6. IDS Statement (3 pgs); Form SB/08b (1 pg)  
and 4 references.



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First Class Mail

Date Mailed:

October 29, 2003

Atty. Docket  
No.:

250/271

Applicant(s):

Henry Schellhorn

Title:

VARIANCE REDUCTION TECHNIQUE FOR LARGE  
SCALE RISK MANAGEMENT

Serial No.:

09/614,427

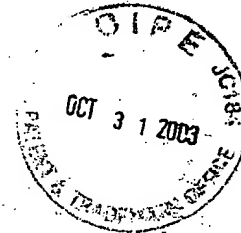
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2. Fee Transmittal (1 pg.)(in duplicate)
3. Information Disclosure Statement (3 pgs.)
4. Form PTO/SB/08b (1 pg.) with cited references (8)
5. Return postcard



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